

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

O J YARBOR

Debtor(s)

Case No. 15-11138

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/27/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 07/15/2015.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$0.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$0.00

Attorney fees paid and disclosed by debtor: \$750.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Acceptance Now	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE	Unsecured	233.15	NA	NA	0.00	0.00
BLACKHAWK FINANCE INC	Unsecured	4,467.00	NA	NA	0.00	0.00
BUREAU OF COLLECTION RECOVER	Unsecured	382.00	NA	NA	0.00	0.00
CACH	Unsecured	865.00	NA	NA	0.00	0.00
CBCS	Unsecured	713.00	NA	NA	0.00	0.00
CDA PONTIAC	Unsecured	135.00	1,170.55	1,170.55	0.00	0.00
CDA PONTIAC	Unsecured	277.00	NA	NA	0.00	0.00
CDA PONTIAC	Unsecured	418.00	NA	NA	0.00	0.00
CITI	Unsecured	1,716.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	15,000.00	25,131.80	25,131.80	0.00	0.00
COMPAS EQ FN	Secured	21,595.00	NA	21,595.00	0.00	0.00
CONRAD CREDIT CORP	Unsecured	968.00	NA	NA	0.00	0.00
COOK COUNTY TREASURER	Secured	5,000.00	8,359.33	5,000.00	0.00	0.00
COOK COUNTY TREASURER	Unsecured	NA	0.00	3,359.33	0.00	0.00
CREDIT ACCEPTANCE CORP	Unsecured	8,749.85	NA	NA	0.00	0.00
CREDIT MANAGEMENT LP	Unsecured	603.00	NA	NA	0.00	0.00
CREDIT PROTECTION	Unsecured	701.00	NA	NA	0.00	0.00
DAKOTA STATE BANK	Unsecured	416.00	NA	NA	0.00	0.00
DIVERSIFIED CONSULTANTS INC	Unsecured	2,368.00	NA	NA	0.00	0.00
Dvra Billing	Unsecured	2,039.00	NA	NA	0.00	0.00
ECMC	Unsecured	50.71	51.74	51.74	0.00	0.00
ER SOLUTIONS INC	Unsecured	3,699.26	NA	NA	0.00	0.00
ER SOLUTIONS INC	Unsecured	400.00	NA	NA	0.00	0.00
IC SYSTEMS	Unsecured	491.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	600.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	NA	1,326.84	1,326.84	0.00	0.00
JVDB ASC	Unsecured	3,212.00	NA	NA	0.00	0.00
KAHUNA PAYMENT SOLUTIONS	Unsecured	2,854.00	2,854.42	2,854.42	0.00	0.00
LONNIE NORMAN	Unsecured	0.00	NA	NA	0.00	0.00
LOU HARRIS COMPANY	Unsecured	433.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MCSI INC	Unsecured	2,310.00	NA	NA	0.00	0.00
MUTUAL MANAGEMENT	Unsecured	818.00	NA	NA	0.00	0.00
NCO FINANCIAL	Unsecured	583.00	NA	NA	0.00	0.00
OLYMPIC COLLECTION I	Unsecured	235.00	NA	NA	0.00	0.00
OLYMPIC COLLECTION I	Unsecured	130.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	713.00	713.13	713.13	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	713.00	NA	NA	0.00	0.00
RAC ACCEPTANCE	Unsecured	2,930.00	NA	NA	0.00	0.00
RJM AQUISITIONS FUNDING	Unsecured	594.00	NA	NA	0.00	0.00
Thomas Raleigh	Unsecured	1,687.00	NA	NA	0.00	0.00
UNITED RESOURCE SYSTEMS	Unsecured	2,360.00	NA	NA	0.00	0.00
URB REALTY	Secured	NA	NA	500.00	0.00	0.00
URB REALTY	Secured	25,000.00	NA	NA	0.00	0.00
VERIZON	Unsecured	2,926.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	2,926.00	NA	NA	0.00	0.00
VI TRUCK REPAIR	Secured	2,500.00	NA	2,500.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$500.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$21,595.00	\$0.00	\$0.00
All Other Secured	\$7,500.00	\$0.00	\$0.00
TOTAL SECURED:	\$29,595.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$34,607.81	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$0.00</u>
Disbursements to Creditors	<u>\$0.00</u>
TOTAL DISBURSEMENTS :	<u>\$0.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/20/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.